

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED  
8/14/24 2:45 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE :  
Robert Campbell McCall, III, : Bankruptcy No. 23-10588-GLT  
Debtor : Chapter 13  
: Related to Docket No.: 45  
Robert Campbell McCall, III, :  
Movant :  
: vs. :  
: Ronda J. Winnecour, Esquire, :  
Chapter 13 Trustee, :  
Respondent. :

**ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the Debtor's Motion for Approval of Post-Petition Vehicle Financing Dkt. No. 45 ("*Motion*") filed by Debtors on July 1, 2024. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED**, and **DECREED** that:

1. The *Motion* Dkt. No. 45 is **GRANTED** as provided by the terms of this Order. Debtor is authorized to obtain secured financing for the purchase of a replacement, vehicle on the following terms:

- (a) the total amount of financing shall not exceed **\$25,000.00**; and
- (b) the monthly payments made under the financing agreement **shall not exceed \$400.00 per month.**

2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtor shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing, including details of automobile trade-in or sale, if applicable.

supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to the postpetition automobile lender identified in the report of financing for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the postpetition automobile lender.

6. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Daniel P. Foster

Dated: August 14, 2024

  
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GREGORY J. TADDONIO hct  
CHIEF UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:

Debtor

Counsel for Debtor(s) Ronda J.  
Winnecour, Esq. Office of the  
U.S. Trustee

In re:  
Robert Campbell McCall, III  
Debtor

Case No. 23-10588-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Aug 14, 2024

User: auto  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2024:

Recip ID	Recipient Name and Address
db	+ Robert Campbell McCall, III, 1703 West 38th Street, Erie, PA 16508-2119

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2024 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Robert Campbell McCall III dan@mrdebtbuster.com, katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor PNC Bank National Association mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5